

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Karen E. Bezner
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In Re:

MICHAEL and DAPHNE RAMOS,



Order Filed on August 7, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-17748

Judge: Hon. Kathryn C. Ferguson, U.S.B.J.

ORDER EXTENDING TIME

The relief set forth on the following pages, numbered two (2) through 2 is hereby **ORDERED**.

DATED: August 7, 2019


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

ORDERED that the time within which the Chapter 7 trustee and/or the Office of the United States Trustee may move to challenge the debtors' discharge pursuant to [11 U.S.C. Section 727](#), or move to dismiss or convert the case pursuant to [11 U.S.C. Section 707\(b\)](#) is extended for a period of ninety (90) days, or through October 13, 2019; and it is further

ORDERED that this extension is granted without prejudice to further extension upon application by the Chapter 7 trustee or the Office of the United States Trustee, if such application appears to be both reasonable and appropriate.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michael Ramos
 Daphne Y. Ramos
 Debtors

Case No. 19-17748-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Aug 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2019.
 db/jdb +Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2019 at the address(es) listed below:

John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
 Jonathan Goldsmith Cohen on behalf of Creditor Jonathan Goldsmith Cohen imclawgroupecf@gmail.com; g.jr77824@notify.bestcase.com
 Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
 Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com; KarenEBeznerEsq@aol.com
 Kevin Gordon McDonald on behalf of Creditor USB Leasing LT kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
 Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
 Michael R. DuPont on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com
 Richard Gerbino on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillerknapp.com, Tshariff@schillerknapp.com; KCollins@schillerknapp.com; Ahight@schillerknapp.com
 Robert Davidow on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC. nj.bkecf@fedphe.com
 Roger Chavez on behalf of Joint Debtor Daphne Y. Ramos rchavez01@aol.com, rchavez@chavezlegal.com
 Roger Chavez on behalf of Debtor Michael Ramos rchavez01@aol.com, rchavez@chavezlegal.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13